

Information to identify the case:

Debtor 1 Zaimah Abdullah Mutakabbir

First Name Middle Name Last Name

Social Security number or ITIN xxx-xx-6683

EIN --_-----

Debtor 2

(Spouse, if filing)

First Name Middle Name Last Name

Social Security number or ITIN -----

EIN --_-----

United States Bankruptcy Court District of New Jersey

Case number: 16-25698-VFP

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Zaimah Abdullah Mutakabbir

11/22/19

By the court: Vincent F. Papalia
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 5
 United States Bankruptcy Court
 District of New Jersey

In re:
 Zaimah Abdullah Mutakabbir
 Debtor

Case No. 16-25698-VFP
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-2

User: admin
 Form ID: 3180W

Page 1 of 3
 Total Noticed: 63

Date Rcvd: Nov 22, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 24, 2019.

db +Zaimah Abdullah Mutakabbir, 18 North 19th Street, East Orange, NJ 07017-5104
 cr +Ditech Financial LLC, P. O. Box 9013, Addison, TX 75001-9013
 cr +SN Servicing Corporation, Friedman Vartolo LLP, 85 Broad Street, Suite 501,
 New York, NY 10004-1734
 516342352 +AmeriFinancial Solutions. Llc, Po Box 65018, Baltimore, MD 21264-5018
 516342356 +Celentino, Stadtmauer, Walentowicz, Notchview Office Park, 1035 Route 46 East,
 P.O. Box 2594, Clifton, NJ 07015-2594
 516342361 CitiMortgage, PO Box 9001067s, Louisville, KY 40290-1067
 516342359 +Citibank Sears, Citicorp Credit Svcs/Centralized Bankrup, Po Box 790040,
 Saint Louis, MO 63179-0040
 516342362 Citimortgage Inc, Attn: Bankruptcy, Po Box 6423, Sioux Falls, SD 57117
 516342363 +Citimortgage Inc, Po Box 6243, Sioux Falls, SD 57117-6243
 516342364 Ditech, P.O. Box 9001719, Louisville, KY 40290-1719
 516342368 +East Orange General Hospital, 300 Central Avenue, East Orange, NJ 07018-2897
 516342369 +Hackensack/Mountainside Hospital, 1 Bay Avenue, Glen Ridge, NJ 07028-1505
 516342372 +Medical Data Systems (MDS), 2001 9th Ave, Ste 312, Vero Beach, FL 32960-6413
 516342373 +Medical Data Systems (MDS), 128 W Center Ave Fl 2, Sebring, FL 33870-3103
 516342380 +NJA Newark Beth Israel Anesthesia, P.O. Box 724, Millburn, NJ 07041-0724
 516963873 New Penn Financial, LLC, d/b/a Shellpoint Mortgage Servicing, P.O. Box 10675,
 Greenville, SC 29603-0675
 516342376 +Newark Beth Israel Med. Ctr., 200 Lyons Ave, Newark, NJ 07112-2026
 516342379 Newark Beth Israel Hospital, 301 Lyons Avenue, Newark, NJ 07112
 516342388 +PSE&G, 80 Park Plaza, Newark, NJ 07102-4194
 516342385 PSE&G, P.O. Box 14104, New Brunswick, NJ 08906
 516342386 PSE&G, P.O. Box 14106, New Brunswick, NJ 08906
 516342381 +Palisades Medical Center, 7600 River Road, North Bergen, NJ 07047-6217
 516342383 +Pressler & Pressler, 7 Entin Road, Parsippany, NJ 07054-5020
 516342384 +Protect America, 1 Gateway Center, Newark, NJ 07102-5310
 516342389 +Quality Asset Recovery, 7 Foster Ave Ste 101, Gibbsboro, NJ 08026-1191
 516359082 +Summit Medical Group, PO Box 5026, Syracuse, NY 13220-5026
 516342394 +Summit Oaks Hospital, 19 Prospect Street, Summit, NJ 07901-2531
 516342392 +Summit Oaks Hospital, 99 Prospect Street, Summit, NJ 07901-2470
 516342393 +Summit Oaks Hospital, c/o Apex Asset Management, 2501 Oregon Pike,
 Lancaster, PA 17601-4890
 516342397 +The Treatment Center, 4905 Lantana Road, Lake Worth, FL 33463-6915
 516342398 Toyota Motor Credit Co, See Branch Listings, Brea, CA 92621
 516342399 +University Hospital, 201 Bergen Street, PO Box 3009, Newark, NJ 07103-0009

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
 smg E-mail/Text: usanj.njbankr@usdoj.gov Nov 23 2019 00:11:17 U.S. Attorney, 970 Broad St.,
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534

smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Nov 23 2019 00:11:15 United States Trustee,
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
 Newark, NJ 07102-5235
 516342349 E-mail/Text: ebn@americollect.com Nov 23 2019 00:11:20 Americollect Inc, Po Box 1566,
 Manitowoc, WI 54221
 516368229 +EDI: PHINAMERI.COM Nov 23 2019 04:58:00 AmeriCredit Financial Services, Inc. dba GM Financ,
 P O Box 183853, Arlington, TX 76096-3853
 516342351 +EDI: PHINAMERI.COM Nov 23 2019 04:58:00 AmeriCredit/GM Financial, Po Box 181145,
 Arlington, TX 76096-1145
 516342350 +EDI: PHINAMERI.COM Nov 23 2019 04:58:00 AmeriCredit/GM Financial, Po Box 183583,
 Arlington, TX 76096-3583
 516408256 EDI: AIS.COM Nov 23 2019 04:58:00 American InfoSource LP as agent for,
 T Mobile/T-Mobile USA Inc, PO Box 248848, Oklahoma City, OK 73124-8848
 516342355 +EDI: BANKAMER.COM Nov 23 2019 04:58:00 Bank Of America, 450 American St,
 Simi Valley, CA 93065-6285
 516342354 +EDI: BANKAMER.COM Nov 23 2019 04:58:00 Bank Of America, Nc4-105-03-14, Po Box 26012,
 Greensboro, NC 27420-6012
 516342357 +EDI: CHASE.COM Nov 23 2019 04:58:00 Chase Card Services, Attn: Correspondence Dept,
 Po Box 15298, Wilmington, DE 19850-5298
 516342358 +EDI: CHASE.COM Nov 23 2019 04:58:00 Chase Card Services, Po Box 15298,
 Wilmington, DE 19850-5298
 516342360 +EDI: SEARS.COM Nov 23 2019 04:58:00 Citibank Sears, Po Box 6282,
 Sioux Falls, SD 57117-6282
 516342365 E-mail/Text: bankruptcy.bnc@ditech.com Nov 23 2019 00:11:09 Ditech, PO Box 6172,
 Rapid City, SD 57709-6172
 516578103 E-mail/Text: bankruptcy.bnc@ditech.com Nov 23 2019 00:11:09
 Ditech Financial LLC fka Green Tree Servicing LLC, P.O. Box 6154,
 Rapid City, South Dakota 57709-6154
 516342366 +EDI: DCI.COM Nov 23 2019 04:58:00 Diversified Consultant, Dci, Po Box 551268,
 Jacksonville, FL 32255-1268
 516342367 +EDI: DCI.COM Nov 23 2019 04:58:00 Diversified Consultant, 10550 Deerwood Park Blvd,
 Jacksonville, FL 32256-0596

District/off: 0312-2

User: admin
Form ID: 3180W

Page 2 of 3
Total Noticed: 63

Date Rcvd: Nov 22, 2019

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

516342371 +E-mail/Text: bankruptcy@hccredit.com Nov 23 2019 00:11:47 Hccredit/cit,
203 E Emma Ave Ste A, Springdale, AR 72764-4625
516342370 +E-mail/Text: bankruptcy@hccredit.com Nov 23 2019 00:11:47 Hccredit/cit,
Hc Processing Center, Po Box 1309, Lowell, AR 72745-1309
516342375 +EDI: MID8.COM Nov 23 2019 04:58:00 Midland Funding, 2365 Northside Dr Ste 30,
San Diego, CA 92108-2709
516342374 +EDI: MID8.COM Nov 23 2019 04:58:00 Midland Funding, 2365 Northside Dr, Suite 300,
San Diego, CA 92108-2709
516342377 +E-mail/Text: ebn@rwjbh.org Nov 23 2019 00:11:29 Newark Beth Israel, Medical Center,
201 Lyons Avenue, Newark, NJ 07112-2027
516342378 +E-mail/Text: ebn@rwjbh.org Nov 23 2019 00:11:29 Newark Beth Israel Hospital,
201 Lyons Avenue, Newark, NJ 07112-2027
516342387 E-mail/Text: bankruptcy@pseg.com Nov 23 2019 00:10:55 PSE&G, POB 490,
Cranford, NJ 07016-0490
516342382 +E-mail/PDF: resurgentbknofications@resurgent.com Nov 23 2019 00:17:15
Pinnacle Credit Services, Po Box 640, Hopkins, MN 55343-0640
516418564 EDI: NEXTEL.COM Nov 23 2019 04:58:00 Sprint Corp., Attn Bankruptcy Dept, PO Box 7949,
Overland Park KS 66207-0949
516342390 +E-mail/Text: clientservices@simonsagency.com Nov 23 2019 00:11:35 Simons Agency Inc,
4963 Wintersweet Dr, Liverpool, NY 13088-2176
516342391 EDI: NEXTEL.COM Nov 23 2019 04:58:00 Sprint, PO Box 105243, Atlanta, GA 30348-5243
516342395 +EDI: WFFC.COM Nov 23 2019 04:58:00 Tempur Pedic, 1000 Tempur Way,
Lexington, KY 40511-1386
516342396 EDI: WFFC.COM Nov 23 2019 04:58:00 Tempur Pedic, CscI Dispute Team,
Des Moines, IA 50306
517698149 +E-mail/Text: bknotices@snsc.com Nov 23 2019 00:11:38 U.S. Bank Trust National Association,
c/o SN Servicing Corporation, 323 5th Street, Eureka, CA 95501-0305
517698150 +E-mail/Text: bknotices@snsc.com Nov 23 2019 00:11:38 U.S. Bank Trust National Association,
c/o SN Servicing Corporation, 323 5th Street, Eureka, CA 95501,
U.S. Bank Trust National Association, c/o SN Servicing Corporation 95501-0305
TOTAL: 31

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****
516963874 New Penn Financial, LLC, d/b/a Shellpoint Mortgage Servicing, P.O. Box 10675,
Greenville, SC 29603-0675, New Penn Financial, LLC, d/b/a Shellpoint Mortgage Servicing
cr* +AmeriCredit Financial Services, Inc. dba GM Financ, PO BOX 183853, Arlington, TX 76096-3853
516716742* Ditech Financial LLC fka Green Tree Servicing LLC, P.O. Box 6154,
Rapid City, South Dakota 57709-6154
516342353 ##+AmeriFinancial Solutions. Llc, Po Box 7, Vassar, MI 48768-0007
TOTALS: 1, * 2, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 24, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 22, 2019 at the address(es) listed below:

David G. Beslow on behalf of Debtor Zaimah Abdullah Mutakabbir yrodriguez@goldmanlaw.org,
yrodriguez.knight29@gmail.com;ecf-control@goldman-beslow.com;r64764@notify.bestcase.com
Denise E. Carlon on behalf of Creditor Ditech Financial LLC dcarlon@kmlawgroup.com,
bkgroup@kmlawgroup.com
Francesca Ann Arcure on behalf of Creditor Ditech Financial LLC NJ_ECF_Notices@McCalla.com,
NJ_ECF_Notices@McCalla.com
John R. Morton, Jr. on behalf of Creditor AmeriCredit Financial Services, Inc. dba GM
Financial ecfmail@mortoncraig.com, mortoncraigecef@gmail.com

District/off: 0312-2

User: admin
Form ID: 3180W

Page 3 of 3
Total Noticed: 63

Date Rcvd: Nov 22, 2019

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)
system (continued)

Jonathan C. Schwalb on behalf of Creditor SN Servicing Corporation
bankruptcy@friedmanvartolo.com

Marie-Ann Greenberg magecf@magtrustee.com

Mark Goldman on behalf of Debtor Zaimah Abdullah Mutakabbir yrodriguez@goldmanlaw.org,
yrodriguez.knight29@gmail.com;ecf-control@goldman-beslow.com;r64764@notify.bestcase.com

TOTAL: 7